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Patent Application Transmittal

(only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Correspondence Address:
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Date: September 14, 2004
Attorney Docket No.: 720010-2001.1

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

With reference to the filing in the United States Patent and Trademark Office of an application for patent in the name(s) of:

Robin Ellen Birdsong, Jeanne Braniff Baker

entitled:

ELECTRONIC FLEX CARD ADJUDICATION SYSTEM AND METHOD

X Continuing Application

X Continuation Divisional Continuation-in-Part (CIP)
of prior application serial no. 09/942,422 filed August 30, 2001.

[Note: If priority under 35 U.S.C. 120 involves a series of respectively copending applications, then in this amendment identify each and its relationship to its immediate predecessor.]

X The prior application is assigned of record to SMARTFLEX LLC.

The following are enclosed:

X Specification (23 pages)

X 7 Sheet(s) of Drawings

X 48 Claim(s) (including 9 independent claim(s))

 This application contains a multiple dependent claim

X Our check for \$895.00, calculated on the basis of the claims existing in the prior application (less any claims canceled herein) as amended by any enclosed preliminary amendment as follows:

Basic Fee, \$770.00 (\$385.00)	\$ 385.00
Number of Claims in excess of 20 at \$18.00 (\$9.00) each:28 . . .	252.00
Number of Independent Claims in excess of 3 at \$86.00 (\$43.00) each:6 . . .	258.00
Multiple Dependent Claim Fee at \$260.00 (\$130.00)	-0-
Total Filing Fee	\$ 895.00

 Assignment Recording Fee \$40.00 -0-

X This application is being filed within the third month following the expiration of the term originally set therefor in the prior application. This is a petition to request a three-month extension of time. A check covering the cost of the petition is enclosed.

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720010-2001.1

X Oath or Declaration and Power of Attorney

 New signed unsigned

X Copy from a prior application (37 C.F.R. 1.63(d))

Deletion of Inventors

 Signed Statement attached deleting inventor(s) named in the prior application (37 C.F.R. 1.63(d)(2) and 1.33(b))

Power of Attorney or Correspondence Address Change

X Power of attorney and/or correspondence address is changed. The new power of attorney is to Dennis M. Smid, Reg. No. 34,930. The new correspondence address is:

FROMMER LAWRENCE & HAUG LLP
745 FIFTH AVENUE, 10TH FLOOR
NEW YORK, NEW YORK 10151

X Incorporation by Reference (for continuation or divisional application)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

X A Preliminary Amendment is enclosed.

(Claims added by this amendment have been properly numbered consecutively beginning with the number next following the highest numbered original claim in the prior application.)

 Cancel in this application original claims of the prior application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)

X New formal drawings are enclosed.

 Certified copy of each foreign priority application on which the claim for priority under 35 U.S.C. 119 is based was filed in prior U.S. application serial no. priority document no. A list of said foreign priority application(s) is provided below. Acknowledgement thereof is requested.

Application No. Filed In

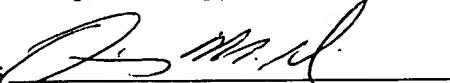
 Priority made in the Declaration is based on the Provisional Application:

Application No. Filed In

Please charge any additional fees required for the filing of this application or credit any overpayment to Deposit Account No. 50-0320.

Respectfully submitted,

FROMMER LAWRENCE & HAUG LLP
Attorneys for Applicants

By: 
Dennis M. Smid
Reg. No. 34,930